

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jo Ann Becker  
Kim L. Becker  
Debtors

Case No. 15-05473-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocket

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Date Rcvd: Feb 18, 2021

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Jo Ann Becker, Kim L. Becker, 656 Chimney Rock Road, Hellam, PA 17406-9051
cr	+ PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500 Atlanta, GA 30305-1636
4736675	+ Apex Asset Mang., 2501 Oregon Pike, Sre102, Lancaster, PA 17601-4890
4736677	+ BYL Services, 301 Lacey Street, West Chester, PA 19382-3727
4736681	+ Commercial Acceptance, 2 W. Main Street, Camp Hill, PA 17011-6326
4736684	+ Financial Recoveries, 200 East Park Drive, Ste. 100, Mount Laurel, NJ 08054-1297
4755217	+ Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4749257	+ LeeAnne O Huggins Esquire, Shapiro & DeNardo LLC, 3600 Horizon Drive Suit150, King of Prussia, PA 19406-4702
4736688	+ Michael Ratchford, Esq., 409 Lackawanna Ave., Ste. 3, Scranton, PA 18503-2062
4782996	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court., Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9741
4749031	+ Nationstar Mortgage LLC, c/o LeeAne O. Huggins, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4738560	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
4736691	Nissan Motor Acceptance, PO Box 9001132, Columbia, PA 17512
4766693	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
4736692	+ PennyMac, 700 17th Street, Ste. 200, Denver, CO 80202-3558
4740613	+ PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4736695	Sears/CBNA, PO Box 6479, Sioux Falls, SD 57117
4736696	+ Social Security Amin., 300 Spring Garden Street, Philadelphia, PA 19123-2999
4736698	Wells Fargo, PO Box3117, Winston Salem, NC 27102-3117

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4736674	EDI: AMEREXPR.COM	Feb 18 2021 23:53:00	American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001
4756792	EDI: BECKLEE.COM	Feb 18 2021 23:53:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4736676	+ EDI: TSYS2.COM	Feb 18 2021 23:53:00	Barclay's Bank of Delaware, 125 South West Street, Wilmington, DE 19801-5014
4787622	+ Email/Text: bncmail@w-legal.com	Feb 18 2021 19:39:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4736678	+ EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
4736679	EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
4741654	EDI: CAPITALONE.COM		

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		Feb 18 2021 23:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4763296	+ EDI: CRFRSTNA.COM		
		Feb 18 2021 23:53:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4736682	+ EDI: CRFRSTNA.COM		
		Feb 18 2021 23:53:00	Credit First Natl. Assoc., PO Box 81315, Cleveland, OH 44181-0315
4736683	EDI: DISCOVER.COM		
		Feb 18 2021 23:53:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
4738681	EDI: DISCOVER.COM		
		Feb 18 2021 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4736685	EDI: BLUESTEM		
		Feb 18 2021 23:53:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
4736686	+ EDI: AMINFOFP.COM		
		Feb 18 2021 23:53:00	First Premier Bank, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
4736680	EDI: JPMORGANCHASE		
		Feb 18 2021 23:53:00	Chase, PO Box 15298, Wilmington, DE 19850
4740928	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 18 2021 20:05:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4736687	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 18 2021 20:05:14	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
4736689	+ EDI: MID8.COM		
		Feb 18 2021 23:53:00	Midland Credit MGMT, 8875 Aero Dr., Ste. 200, San Diego, CA 92123-2255
4771288	+ EDI: MID8.COM		
		Feb 18 2021 23:53:00	Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
4736694	EDI: PRA.COM		
		Feb 18 2021 23:53:00	Portfolio Recovery, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
4750961	EDI: PRA.COM		
		Feb 18 2021 23:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4738558	Email/Text: ebn@vativrecovery.com		
		Feb 18 2021 19:39:00	Palisades Collections, LLC, VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Collections, LLC, P.O. Box 40728, Houston, TX 77240-0728
4736693	+ Email/Text: info@phoenixfinancialsvcs.com		
		Feb 18 2021 19:39:00	Phoenix Fin., 8902 Otis Ave., Indianapolis, IN 46216-1077
4768049	+ EDI: JEFFERSONCAP.COM		
		Feb 18 2021 23:53:00	Premier Bank, LLC, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
4774776	EDI: Q3G.COM		
		Feb 18 2021 23:53:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4739579	EDI: RECOVERYCORP.COM		
		Feb 18 2021 23:53:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4736697	+ EDI: CITICORP.COM		
		Feb 18 2021 23:53:00	Sunoco, PO Box 6497, Sioux Falls, SD 57117-6497
4742626	EDI: RMSC.COM		
		Feb 18 2021 23:53:00	Synchrony Bank, c/o Recovery Management Systems, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4741009	EDI: WFFC.COM		
		Feb 18 2021 23:53:00	Wells Fargo Bank, N.A., dba Wells Fargo Dealer S, PO Box 19657, irvine, CA 92623-9657
TOTAL: 28			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	NATIONSTAR MORTGAGE LLC, c/o LeeAne O. Huggins, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4736690	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, LLC., 350 Highland Drive, Lewisville, TX 75067

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Christopher A DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com logsecf@logs.com
David A Scott	on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
James Warmbrodt	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Jeremy John Kobeski	on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com
Kevin S Frankel	on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com
Kristen D Little	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com klittle@logs.com;logsecf@logs.com
LeeAne O Huggins	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com
Mario John Hanyon	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Thomas Song	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com
Thomas William Fleckenstein	on behalf of Debtor 2 Kim L. Becker FleckensteinLaw@yahoo.com TFleck84@yahoo.com

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Thomas William Fleckenstein  
on behalf of Debtor 1 Jo Ann Becker FleckensteinLaw@yahoo.com TFleck84@yahoo.com  
United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 16

**Information to identify the case:**

Debtor 1	<u>Jo Ann Becker</u>	Social Security number or ITIN	xxx-xx-2750
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kim L. Becker</u>	Social Security number or ITIN	xxx-xx-0812
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-05473-HWV			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jo Ann Becker

Kim L. Becker  
fka Kim L. Trexler2/18/21**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**